

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Tae W. Kim
 Victoria Soon Ju Kim
 Debtors

Case No. 18-11129-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

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 Total Noticed: 74

Date Rcvd: Jun 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2018.

db/jdb
 14059159 +Tae W. Kim, Victoria Soon Ju Kim, 151 Redstone Drive, Warrington, PA 18976-2459
 14059161 +AES, PO Box 61047, Harrisburg, PA 17106-1047
 14059165 Aqua Pennsylvania, Inc., 762 W. Lancaster Avenue, Bryn Mawr, PA 19010-3489
 14059166 Atlantic Credit and Finance, Inc., PO Box 2001, Warren, MI 48090-2001
 14059169 +Atlantic Credit and Finance, Inc., PO Box 2083, Warren, MI 48090-2083
 +Birmingham Home Loan Service Center, 801 Tom Martin Drive, Suite 120,
 Birmingham, AL 35211-6424
 14059170 +Bloomingdales, PO Box 8058, Clearwater, FL 33758
 14059182 CST Co., PO Box 33127, Louisville, KY 40232-3127
 14059171 Capehart & Scatchard, PA, ATTN: Sergio I. Scuteri, Esq., PO Box 5016,
 Mount Laurel, NJ 08054-5016
 14059174 +Chesco Security, Inc., PO Box 642, Kennett Square, PA 19348-0642
 14059175 Citibank (Costco), PO Box 6500, Sioux Falls, SD 57117-6500
 14059176 Citizen One Card Services, PO Box 18204, Bridgeport, CT 06601-3204
 14059177 +Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
 14059180 +Comcast Business Services, 676 Island Pond Road, Manchester, NH 03109-4840
 14059186 FMA Alliance, LTD., PO Box 2409, Houston, TX 77252-2409
 14059185 +Finiki, Inc., c/o John Hazalis, 220 North Central Blvd., Broomall, PA 19008-3806
 14059187 +Global Credit & Collection, 5440 N. Cumberland Avenue, Suite 300, Chicago, IL 60656-1486
 14059189 +Harry J. Karapalides, Esq., 42 Copley Road, Upper Darby, PA 19082-2512
 14059190 +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
 14059193 +KML Law Group, P.C., ATTN: Bankruptcy Department, BNY Independence Center,
 701 Market St., Ste. 5000, Philadelphia, PA 19106-1541
 14059192 +Kaplin Stewart Meloff Reiter & Stein, PO Box 3037, Blue Bell, PA 19422-0765
 14059194 +Mahmoud Amer, 21 Rockleigh Drive, Trenton, NJ 08628-1517
 14059198 Midland Funding, LLC, PO Box 2001, Warren, MI 48090-2001
 14059199 +Mitchell J. Malzberg, LLC, ATTN: Mitchell J. Malzberg, Esq., PO Box 5122,
 Clinton, NJ 08809-0122
 14066528 +Mitchell Malzberg, Esq., Law Offices of Mitchell J. Malzberg, LLC, PO Box 5122,
 Clinton, NJ 08809-0122
 14059200 Morris & Adelman, ATTN: James W. Adelman, Esq., PO Box 2235, Bala Cynwyd, PA 19004-6235
 14059201 +Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
 14059202 +National Collegiate Student Loan Trust, 800 Boylston Street, 34th Floor,
 Boston, MA 02199-1900
 14059203 +National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
 14059205 +Northland Group, Inc., PO Box 390900, Mail Code UBNB, Minneapolis, MN 55439-0990
 14059206 +Ophthalmic Partners of PA, PO Box 4803, Lancaster, PA 17604-4803
 14059207 Ophthalmic Partners of PA, PO Box 4803, Lancaster, PA 17604-4803
 14059210 +PHEAA, 1200 North 7th Street, Harrisburg, PA 17102-1444
 14059209 +Performance Food Group, Inc., d/b/a Performance Food Service/Roma-NJ, 301 Heron Drive,
 Swedesboro, NJ 08085-1773
 14059211 +Pointe Pest Control, 334 Dekalb Street, Bridgeport, PA 19405-1021
 14059212 Real Time Resolutions, 1349 Empire Drive, Suite 150, Dallas, TX 75247
 14059213 Saks Fifth Avenue, Attn: Customer Care, Jackson, MS 39209
 14059214 +Schlee & Stillman Law Office, LLC, 50 Tower Office Park, Woburn, MA 01801-2113
 14059218 +Sysco Philadelphia, LLC, 600 Packer Avenue, Philadelphia, PA 19148-5304
 14059219 U.S. Department of the Treasury, Bureau of the Fiscal Service, PO Box 830794,
 Birmingham, AL 35283-0794
 14059220 U.S. Foods, Inc., 399 Berkeley Drive, Swedesboro, NJ 08085
 14059222 +United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: QRHOLBER.COM Jun 16 2018 05:53:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: megan.harper@phila.gov Jun 16 2018 02:06:39 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 16 2018 02:05:36
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 16 2018 02:06:33 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14059162 EDI: ARSN.COM Jun 16 2018 05:53:00 ARS National Services, Inc., PO Box 469100,
 Escondido, CA 92046-9100
 14059163 EDI: CITICORP.COM Jun 16 2018 05:53:00 AT&T Universal Card, PO Box 6500,
 Sioux Falls, SD 57117-6500
 14059160 +EDI: GMACFS.COM Jun 16 2018 05:53:00 Ally Financial, PO Box 380901,
 Minneapolis, MN 55438-0901
 14059164 E-mail/Text: ACF-EBN@acf-inc.com Jun 16 2018 02:05:19 Atlantic Credit & Finance, Inc.,
 PO Box 13386, Roanoke, VA 24033-3386
 14059167 EDI: BANKAMER.COM Jun 16 2018 05:53:00 Bank of America, PO Box 982235,
 El Paso, TX 79998-2235

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14059173 EDI: CAPITALONE.COM Jun 16 2018 05:53:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
14059172 EDI: CAPITALONE.COM Jun 16 2018 05:53:00 Capital One, PO Box 30256,
Salt Lake City, UT 84130-0256
14059181 EDI: WFNNB.COM Jun 16 2018 05:53:00 Comenity Bank (Total Rewards), Bankruptcy Department,
PO Box 182125, Columbus, OH 43218-2125
14059184 EDI: DISCOVER.COM Jun 16 2018 05:53:00 Discover Bank, PO Box 15316,
Wilmington, DE 19850-5316
14059183 +EDI: TSYS2.COM Jun 16 2018 05:53:00 Department Stores Nat'l Bank, PO Box 8066,
Mason, OH 45040-8066
14059188 EDI: HFC.COM Jun 16 2018 05:53:00 GM Card, Customer Service, PO Box 80082,
Salinas, CA 93912-0082
14059187 +E-mail/Text: bankruptcy@affglo.com Jun 16 2018 02:06:15 Global Credit & Collection,
5440 N. Cumberland Avenue, Suite 300, Chicago, IL 60656-1486
14059191 +EDI: CITICORP.COM Jun 16 2018 05:53:00 Home Depot/Citibank, PO Box 6497,
Sioux Falls, SD 57117-6497
14059196 +EDI: MID8.COM Jun 16 2018 05:53:00 Midland Credit Management, PO Box 60578, Suite 200,
Los Angeles, CA 90060-0578
14059195 +EDI: MID8.COM Jun 16 2018 05:53:00 Midland Credit Management, 2365 Northside Drive,
Suite 300, San Diego, CA 92108-2709
14059197 EDI: MID8.COM Jun 16 2018 05:53:00 Midland Funding, LLC, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255
14059204 +E-mail/Text: bnc@nordstrom.com Jun 16 2018 02:05:24 Nordstrom, PO Box 6555,
Englewood, CO 80155-6555
14059895 +EDI: PRA.COM Jun 16 2018 05:53:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
14059215 EDI: SEARS.COM Jun 16 2018 05:53:00 Sears Credit Cards, PO Box 6282,
Sioux Falls, SD 57117-6282
14059216 +E-mail/PDF: clerical@simmassociates.com Jun 16 2018 02:14:33 Simm Associates, Inc.,
800 Pencader Drive, Newark, DE 19702-3354
14059217 EDI: RMSC.COM Jun 16 2018 05:53:00 Synchrony Bank (TJX), ATTN: Bankruptcy Dept.,
PO Box 965060, Orlando, FL 32896-5060
14059221 +E-mail/Text: birminghamtops@sba.gov Jun 16 2018 02:06:32 U.S. Small Business Administration,
801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424
14059224 EDI: USBANKARS.COM Jun 16 2018 05:53:00 US Bank, PO Box 2846, Oshkosh, WI 54903-2846
14059225 +EDI: WFFC.COM Jun 16 2018 05:53:00 Wells Fargo, PO Box 84712,
Sioux Falls, SD 57118-4712
14059226 +EDI: WFFC.COM Jun 16 2018 05:53:00 Wells Fargo Bank, PO Box 10335,
Des Moines, IA 50306-0335
14059227 EDI: WFFC.COM Jun 16 2018 05:53:00 Wells Fargo Bank, PO Box 95225,
Albuquerque, NM 87199-5225
14059228 +EDI: WFFC.COM Jun 16 2018 05:53:00 Wells Fargo Business Direct, PO Box 29482,
Phoenix, AZ 85038-9482
14059229 EDI: WFFC.COM Jun 16 2018 05:53:00 Wells Fargo Card Service, PO Box 10347,
Des Moines, IA 50306-0347
14059230 +EDI: WFFC.COM Jun 16 2018 05:53:00 Wells Fargo Card Services, PO Box 10347,
Des Moines, IA 50306-0347

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14059168* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998-2235)
14059178* +Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
14059179* +Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
14059223* +United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
14059208 ###Paul Aschkenasy, as T'ee of Blank Trust, Blank Aschkenasy Properties, LLC,
300 Conshohocken State Road, Suiter 360, Conshohocken, PA 19428-3801

TOTALS: 0, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2018 at the address(es) listed below:

DIANA M. DIXON on behalf of Debtor Tae W. Kim dianamdixonesq@gmail.com
DIANA M. DIXON on behalf of Joint Debtor Victoria Soon Ju Kim dianamdixonesq@gmail.com
KEVIN G. MCDONALD on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
SERGIO I. SCUTERI on behalf of Creditor Sysco Philadelphia, LLC sscuteri@capehart.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	Tae W. Kim	Social Security number or ITIN	xxx-xx-7333
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Victoria Soon Ju Kim	Social Security number or ITIN	xxx-xx-4576
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-11129-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tae W. Kim

Victoria Soon Ju Kim
aka Soon Ju Kim

6/14/18

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.